

## Housing Options Chart

Note: A vast majority of older adults and persons with disabilities are able to remain in their home by accessing care and support services through the community. Find more information on [Finding Care and Supports](#) section of the website at [www.ct.gov/longtermcare](http://www.ct.gov/longtermcare) .

\*For more information on Paying for housing and services, please visit the [Paying for Your Needs](#) section of this website.

	"Age-Restricted" Communities (apartments, co-ops, condos, and houses)	Continuing Care Retirement Communities	Elderly & Disabled Housing (Subsidized rental housing)	Congregate Housing	Residential Care Homes	Assisted Living Services / Managed Residential Communities	Nursing Homes
<b>General Description</b>	Private, separate residences designed for home maintenance free living	Private, residential lifestyle (with the opportunity for independence and the assurances of long-term health care)	Private apartments with full kitchen, living, sleeping and bathing areas	Private, apartment style living arrangement	Private or semi-private rooms and baths	Private, apartment style living arrangements	Private or semi-private rooms and baths
<b>Age Requirement</b>	55 and over or 62 and over	Age restricted, requirement varies by community	Age 62 and over  Age 18 and over receiving Social Security Disability (SSD) or Social Security Income (SSI)	62 and over and frail	Age requirement can vary according to the home's policy	Primarily age 55 and older	None
<b>Availability of Services</b>	Low	Low to High Based on need	None	Moderate (Many offer assisted living services)	Moderate	Moderate to High	High Around the clock (intensive) care
<b>Meals</b>	No	Yes	No	At least one meal a day (common dining	3 meals a day	3 meals a day	3 meals a day

				area)			
<b>Housekeeping</b>	Some offer	Yes	No	Yes	Yes	Yes	Yes
<b>Social / Recreational</b>	Some offer	Yes	Yes	Yes	Yes	Yes	Yes
<b>Transportation</b>	Some offer	Yes	Some offer	Some offer	No	Generally	Arranged medical transportation only
<b>Assistance with Activities of Daily Living (i.e. bathing, dressing...)</b>	No	Yes	No	No - however some offer assisted living services	Yes Including monitoring medication	Yes Including monitoring medication	Yes
<b>Nursing Care</b>	No	Yes	No	No	No	No	Yes
<b>*Options for paying for this type of housing</b>	Private Pay  Rentals (can free up equity to supplement income)	Private Pay  Long-Term Care Insurance Policies	Private Pay  Elderly Rental Assistance Program (RAP) 1/3 of income	Private Pay  State Subsidies	Private Pay  State Supplement/ Aid to the Aged, Blind and Disabled Funds	Private Pay  Long-Term Care Insurance Policies  State subsidy for a few pilot programs.	Private Pay  Long-Term Care Insurance Policies  Medicaid (Title 19)  Limited Medicare part A
<b>*Options for Paying for Services</b>	Private Pay  LTC Insurance  State of CT Home Care Program for Elders	Private Pay  LTC Insurance  State of CT Home Care Program for Elders	Private Pay  LTC Insurance  State of CT Home Care Program for Elders	Private Pay  LTC Insurance  State of CT Home Care Program for Elders	Private Pay  LTC Insurance  State of CT Home Care Program for Elders	Private Pay  LTC Insurance  State of CT Home Care Program for Elders	Private Pay  LTC Insurance  Medicaid (Title 19)
<b>Traditionally serving those individuals who are...</b>	Self-sufficient who wants to enjoy maintenance free living	Healthy to chronically ill	Self-sufficient and with limited income	Basically self-sufficient but in need of a little help and with limited income	Does not need full nursing home care, but requires, nursing/health care, and assistance with ADLs.	Need help with activities of daily living, but not constant medical ~ and has financial resources	Post-operative recuperation, or complex medical care needs

<b>Waiting Lists</b>	No	No	Yes Multi-years in many cases	Yes	Yes	No	Yes
<b>Oversight Regulated by ...</b>	Town Zoning and Planning Board	CCRC's are not licensed, though various components of their health care packages are licensed by the State of CT Dept. of Public Health	US Dept. of Housing and Urban Development, State of CT Dept. of Public Health  Generally not licensed, however publicly assisted Elderly Housing may have some requirements	State of CT Dept. of Economic and Community Development	State of CT Department of Public Health	Assisted living facilities are not licensed in CT	State of CT Department of Public Health
<b>Resident rights...</b>		DSS LTC Ombudsman Program only for Assisted Living Services and Nursing Home Services				DSS LTC Ombudsman Program	DSS LTC Ombudsman Program